

Model Plan  
11/22/2013

Trustee: ☐ Marshall ☐ Meyer  
☒ Stearns ☐ Vaughn

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

**In re:** ) **Case No. 14-44618**  
)  
**Daniel Fryza** )  
**Katherine Revelas** )  
)  
**Debtors.** ) **Modified Chapter 13 Plan, dated 11/17/15**

■ **A check in this box indicates that the plan contains special provisions, set out in Section G. Otherwise, the plan includes no provisions deviating from the model plan adopted by the court at the time of the filing of this case.**

**Section A.** 1. As stated in the debtor's Schedule I and J, (a) the number of persons in the debtor's household  
**Budget** is 2; (b) their ages are 73, 61; (c) total household monthly income is \$ 8,852.40; and (d) total  
**items** monthly household expenses are \$ 6,951.86, leaving \$ 1,900.54 available monthly for plan payments.

2. The debtor's Schedule J includes \$ N/A for charitable contributions; the debtor represents that the debtor made substantially similar contributions for N/A months prior to filing this case.

**Section B.** 1. The debtor assumes all unexpired leases and executory contracts listed in Section G of this  
**General** plan; all other unexpired leases and executory contracts are rejected. Both assumption and  
**items** rejection are effective as of the date of plan confirmation.

2. Claims secured by a mortgage on real property of the debtor, set out in Section C or in Paragraph 2 of Section E of this plan, shall be treated as follows:

(a) *Prepetition defaults.* If the debtor pays the cure amount specified in Paragraph 5 of Section E, while timely making all required postpetition payments, the mortgage will be reinstated according to its original terms, extinguishing any right of the mortgagee to recover any amount alleged to have arisen prior to the filing of the petition.

(b) *Costs of collection.* Costs of collection, including attorneys' fees, incurred by the holder after the filing of this bankruptcy case and before the final payment of the cure amount specified in Paragraph 5 of Section E may be added to that cure amount pursuant to order of the court on motion of the holder.

3. The holder of any claim secured by a lien on property of the estate, other than a mortgage treated in Section C or in Paragraph 2 of Section E, shall retain the lien until the earlier of (a) payment of the underlying debt determined under nonbankruptcy law, or (b) discharge under 11 U.S.C. § 1328, at which time the lien shall terminate and be released by the creditor.

4. The debtor shall retain records, including all receipts, of all charitable donations listed in Schedule J.

**Section C.**  
**Direct**  
**payment of**  
**claims by**  
**debtor**

- ☐ The debtor will make no direct payments to creditors holding prepetition claims. /or/  
☒ The debtor will make current monthly payments, as listed in the debtor's Schedule J--increased or decreased as necessary to reflect changes in variable interest rates, escrow requirements, collection costs, or similar matters--directly to the following creditors holding claims secured by a mortgage on the debtor's real property:

Creditor: PNC Mortgage (1st Mortgage), monthly payment, \$ 2,137.86

Creditor: TCF National Bank, monthly payment, \$ 385.00

**Section D.**  
**Payments**  
**by debtor**  
**to the**  
**trustee;**  
**plan term**  
**and**  
**completion**

1. *Initial plan term.* The debtor will pay to the trustee \$ 300.00 monthly for 4 months [and \$1,900.00 per month for 8 months, then \$2,250.00 per month for 48 months], for total payments, during the initial plan term, of \$ 124,400.00. [Enter this amount on Line 1 of Section H.]
2. *Adjustments to initial term.* If the amount paid by the debtor to the trustee during the initial plan term does not permit payment of general unsecured claims as specified in Paragraphs 8 and 9 of Section E, then the debtor shall make additional monthly payments, during the maximum plan term allowed by law, sufficient to permit the specified payments.
3. *Plan completion.* ☐ The plan will conclude before the end of the initial term, as adjusted by Paragraph 2, only at such time as all allowed claims are paid in full, with any interest required by the plan /or/  
☒ The plan will conclude before the end of the initial term at any time that the debtor pays to the trustee the full amounts specified in Paragraphs 1 and 2.

**Section E.**  
**Disburse-**  
**ments by**  
**the trustee**

The trustee shall disburse payments received from the debtor under this plan as follows:

1. *Trustee's fees.* Payable monthly, as authorized; estimated at 5.00% of plan payments; and during the initial plan term, totaling \$ 6,220.00. [Enter this amount on Line 2a of Section H.]
2. *Current mortgage payments.* Payable according to the terms of the mortgage, as set forth below, beginning with the first payment due after the filing of the case. Each of these payments shall be increased or decreased by the trustee as necessary to reflect changes in variable interest rates, escrow requirements, or similar matters; the trustee shall make the change in payments as soon as practicable after receipt of a notice of the change issued by the mortgage holder, but no later than 14 days after such receipt. The trustee shall notify the debtor of any such change at least 7 days before putting the change into effect. Any current mortgage payment made by the debtor directly to the mortgagee shall be deducted from the amounts due to be paid to the trustee under this plan.

**-NONE-**

The total of all current mortgage payments to be made by the trustee under the plan is estimated to be \$ 0.00. [Enter this amount on Line 2b of Section H.]

- 3.1. *Other secured claims secured by value in collateral.* All secured claims, other than mortgage claims treated above and claims treated in Paragraph 3.2, are to be paid in full during the plan term, with interest at an annual percentage rates and in the fixed monthly amounts specified below regardless of contrary proofs of claim (subject to reduction with the consent of the creditor):

(a) Creditor: PNC Bank (2nd Mortgage)

Collateral: 1236 Teasel Lane, Naperville, Illinois 60564  
Single Family Dwelling  
Purchased in November 1994 (Purchase Price \$156,877)  
Value Per Zillow.com  
PIN#: 07-33-114-013

Amount of secured claim: \$ 80,000.00 APR 2 % Fixed monthly payment: \$ 1,402.22 ;

Total estimated payments, including interest, on the claim: \$ 78,524.32 ☐ Check if non-PMSI

[All claims in the debtor's Schedule D, other than mortgages treated above and claims for which the collateral has no value, must be listed in this paragraph.]

The total of all payments on these secured claims, including interest, is estimated to be \$ 78,524.32 . [Enter this amount on Line 2c of Section H.]

3.2 *Other secured claims treated as unsecured.* The following claims are secured by collateral that either has no value or that is fully encumbered by liens with higher priority. No payment will be made on these claims on account of their secured status, but to the extent that the claims are allowed, they will be paid as unsecured claims, pursuant to Paragraphs 6 and 8 of this section.  
**-NONE-**

4. *Priority claims of debtor's attorney.* Payable in amounts allowed by court order. The total claim of debtor's attorney is estimated to be \$ 2,650.00 . [Enter this amount on Line 2d of Section H.]

5. *Mortgage arrearage.* Payable as set forth below, regardless of contrary proofs of claim, except that the arrearage payable may be reduced either with the consent of the mortgagee or by court order, entered on motion of the debtor with notice to the trustee and the mortgagee. Any such reduction shall be effective 14 days after either the trustee's receipt of a notice of reduction consented to by the mortgagee or the entry of a court order reducing the arrearage.

(a) To creditor TCF National Bank , arrearage of \$ 8,662.78 , payable monthly from available funds, pro rata with other mortgage arrearage,  
☒ without interest /or/ ☐ with interest at an annual percentage rate of \_\_\_\_\_ %.  
These arrearage payments, over the term of the plan, are estimated to total \$ 8,662.78 .

6. *Allowed priority claims other than those of the debtor's attorney.* Payable in full, without interest, on a pro rata basis. The total of all payments on non-attorney priority claims to be made by the trustee under the plan is estimated to be \$ 17,283.19 . [Enter this amount on Line 2f of Section H.] Any claim for which the proof of claim asserts both secured and priority status, but which is not identified as secured in Paragraphs 2, 3.1, or 3.2 of this section, will be treated under this paragraph to the extent that the claim is allowed as priority claim.

7. *Specially classified unsecured claim.* A special class consisting of the following non-priority unsecured claim: -NONE- shall be paid at N/A % of the allowed amount. The total of all payments to this special class is estimated to be \$ N/A . [Enter this amount on Line 2g of Section H.]

Reason for the special class: N/A .

8. *General unsecured claims (GUCs).* All allowed nonpriority unsecured claims, not specially classified, including unsecured deficiency claims under 11 U.S.C. § 506(a), shall be paid, pro rata, ☐ in full, /or/ ☒ to the extent possible from the payments set out in Section D, but not less than 10 % of their allowed amount. [Enter minimum payment percentage on Line 4b of Section

H.] Any claim for which the proof of claim asserts secured status, but which is not identified as secured in section C, or Paragraphs 2, 3.1, 3.2 or 5 of this section, will be treated under this paragraph to the extent that the claim is allowed without priority.

9. *Interest.* ■ Interest shall not be paid on unsecured claims /or/ □ interest shall be paid on unsecured claims, including priority and specially classified claims, at an annual percentage rate of N/A % [Complete Line 4d of Section H to reflect interest payable.]

**Section F.**  
***Priority***

The trustee shall pay the amounts specified in Section E of this Plan in the following order of priority, with claims in a given level of priority reduced proportionately in the event of insufficient plan payments: (1) trustee's fee; (2) current mortgage payments; (3) secured claims listed in Section E, Paragraph 3.1; (4) priority claims of the debtor's attorney; (5) mortgage arrears; (6) priority claims other than those of the debtor's attorney; (7) specially classified non-priority unsecured claims; and (8) general unsecured claims.

**Section G.**  
***Special terms***

Notwithstanding anything to the contrary set forth above, this Plan shall include the provisions set forth in the box following the signatures. The provisions will not be effective unless there is a check in the notice box preceding Section A.

**Section H.**  
***Summary of payments to and from the trustee***

(1) Total payments from the debtor to the Chapter 13 trustee (subject to Paragraph 2 of Section D)		\$	<u>124,400.00</u>
(2) Estimated disbursements by the trustee for non-GUCs (general unsecured claims):			
(a) Trustee's fees	\$	<u>6,220.00</u>	
(b) Current mortgage payments	\$	<u>0.00</u>	
(c) Payments of other allowed secured claims	\$	<u>78,524.32</u>	
(d) Priority payments to debtor's attorney	\$	<u>2,650.00</u>	
(e) Payments of mortgage arrears	\$	<u>8,662.78</u>	
(f) Payments of non-attorney priority claims	\$	<u>17,283.19</u>	
(g) Payments of specially classified unsecured claims	\$	<u>0.00</u>	
(h) Total [add Lines 2a through 2g]		\$	<u>113,340.29</u>
(3) Estimated payments available for GUCs and interest during initial plan term [subtract Line 2h from Line 1]		\$	<u>11,059.71</u>
(4) Estimated payments required after initial plan term:			
(a) Estimated total GUCs, including unsecured deficiency claims under § 506(a)	\$	<u>100,897.13</u>	
(b) Minimum GUC payment percentage		<u>10</u> %	
(c) Estimated minimum GUC payment [multiply line 4a by line 4b]	\$	<u>10,089.71</u>	
(d) Estimated interest payments on unsecured claims	\$	<u>0.00</u>	
(e) Total of GUC and interest payments [add Lines 4c and 4d]	\$	<u>10,089.71</u>	
(f) Payments available during initial term [enter Line 3]	\$	<u>11,059.71</u>	
(g) Additional payments required [subtract Line 4f from Line 4e]		\$	<u>-970.00</u>
(5) Additional payments available:			

(a) Debtor's monthly payment less trustee's fees and  
current mortgage payments made by the trustee \$ N/A  
(b) Months in maximum plan term after initial term N/A  
(c) Payments available [multiply line 5a by line 5b] \$ N/A

**Section I.** ☐ A check in this box indicates that the debtor consents to immediate entry of an order directing  
**Payroll** the debtor's employer to deduct from the debtor's wages the amount specified in Paragraph 1 of  
**Control** Section D and to pay that amount to the trustee on the debtor's behalf. If this is a joint case,  
details of the deductions from each spouse's wages are set out in Section G.

**Signatures Debtor(s) [Sign only if not represented by an attorney]**

\_\_\_\_\_ **Date** \_\_\_\_\_

**Debtor's Attorney** /s/ Paul M. Bach **Date** November 17, 2015

**Attorney Information**  
(name, address,  
telephone, etc.)

Paul M. Bach 06209530  
Sulaiman Law Group, Ltd.  
900 Jorie Boulevard  
Suite 150  
Oak Brook, IL 60523  
630-575-8181  
Fax: 630-575-8188

**Special Terms** [as provided in Paragraph G]

- 1) Pursuant to 1322(c)(2) Debtors will pay off the secured second mortgage of PNC Bank at the full fair market value of \$80,000.00 including interest of 2.0%, that the second mortgage of PNC Bank shall be bifurcated into secured and unsecured status and that the remaining unsecured portion of the second mortgage will not paid as the general unsecured portion was discharged in Case 09 B 49456. Upon entry of discharge in this Chapter 13 case, PNC Bank its successors and assigns shall release its security interest and/or Second Mortgage in the property commonly known as 1236 Teasel, Naperville, IL (this applies as to the second priority mortgage only)
2. Debtors shall make direct payments to Chicory Place Community Association c/o G&D Property Management Inc for association dues related to the real property located at 1236 Teasal Lane, Naperville, Illinois for as long as the Debtor holds legal title.
3. The Debtors have entered into a Modification on their first mortgage as to 1236 Teasel Lane, Naperville, Illinois with the mortgage holder, PNC Bank, N.A. Pursuant to that Agreement, there is no arrearage on the first mortgage 1236 Teasel Lane, Naperville, Illinois and the Debtor is current as of the date of Confirmation.

**Certificate of Notice Page 6 of 8**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Daniel Fryza  
 Katherine Revelas  
 Debtors

Case No. 14-44618-DRC  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: mflowers  
 Form ID: pdf003

Page 1 of 3  
 Total Noticed: 88

Date Rcvd: Nov 20, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2015.

db/jdb  
 22734970 +Daniel Fryza, Katherine Revelas, 1236 Teasel Lane, Naperville, IL 60564-9771  
 22734971 +ATF Crdit, 1700 W Cortland Street, Suite 2, Chicago, IL 60622-1131  
 22734972 +ATG Credit LLC, PO Box 14895, Chicago, IL 60614-8542  
 22734972 +ATG Credit LLC, 1700 Courtland Avenue, Suite 2, Chicago, IL 60622  
 22734968 +Advocate Medical Group, 701 Lee Street, Des Plaines, IL 60016-4539  
 22734967 +Advocate Medical Group, PO Box 92523, Chicago, IL 60675-2523  
 22734969 +Advocate Medical Group - Cardiology, 75 Remittance Drive, Suite 1773, Chicago, IL 60675-1773  
 22734975 +Capital One, N.A., 1680 Capital One Drive, Mc Lean, VA 22102-3407  
 22734973 +Capital One, N.A., Capital One Bank (USA) N.A., Po Box 30285, Salt Lake City, UT 84130-0285  
 22734976 +Chicory Place Community Association, c/o G&D Property Management Inc., 412 Eisenhower Lane North, Lombard, IL 60148-5404  
 22734979 +Comenity Bank, 220 W. Schrock Road, Westerville, OH 43081-2873  
 22734977 +Comenity Bank, 4590 E Broad Street, Columbus, OH 43213-1301  
 22734978 +Comenity Bank, PO Box 182789, Columbus, OH 43218-2789  
 22997759 +Cook County Clerk, 69 W. Washington, Suite 500, Chicago, IL 60602-3030  
 22997760 +Cook County State's Attorney, 69 W. Washington, Suite 3200, Chicago, IL 60602-3174  
 22734983 +David S Larsen MD, 3351 Hobson Road Suite A, Woodridge, IL 60517-1689  
 22997762 +David T. Cohen & Associates, Ltd, 10729 W. 159th Street, Orland Park, IL 60467-4531  
 22734984 +Dependon Collection SE, Attn: Bankruptcy, Po Box 4833, Oak Brook, IL 60522-4833  
 22734986 +Dependon Collection Service, Inc, PO Box 4833, Oak Brook, IL 60522-4833  
 22734988 +Edward Hospital, Po Box 5995, Peoria, IL 61601-5995  
 22734990 Equifax Information Services, LLC, 1550 Peachtree Street NW, Atlanta, GA 30309  
 22734991 +Experian Information Solutions, Inc., 475 Anton Boulevard, Costa Mesa, CA 92626-7037  
 22734993 +First Premier Bank, 601 South Minnesota Avenue, Sioux Falls, SD 57104-4868  
 22734992 +First Premier Bank, 3820 N Louise Avenue, Sioux Falls, SD 57107-0145  
 22734994 +First Premier Bank, PO Box 5524, Sioux Falls, SD 57117-5524  
 23481480 +Gina Desantis, 3326 Elm Ave, Brookfield, IL 60513-1310  
 22734998 +Great Lakes Educational Loan Services inc, Glenside, 2401 International Lane, Madison, WI 53704-3121  
 22734999 +ICS Collection Service, Po box 1010, Tinley Park, IL 60477-9110  
 22735000 +Illinois Collection Service, 8231 185th Street, Suite 100, Tinley Park, IL 60487-9356  
 22735001 +Illinois Collection Service Inc, PO Box 1010, Tinley Park, IL 60477-9110  
 22735002 +Illinois Collection Service/ICS, Illinois Collection Service, Po Box 1010, Tinley Park, IL 60477-9110  
 22735007 Linebarger, Goggin, Blair & Sampson, PO Box 06140, Chicago, IL 60606-0140  
 22735008 +Macy's, Po Box 183083, Columbus, OH 43218-3083  
 22735009 +Macy's Inc., 911 Duke Boulevard, Mason, OH 45040  
 22735010 +Macys, 9111 Duke Boulevard, Mason, OH 45040-8999  
 22735012 +Merchants Credit, 223 W. Jackson Boulevard, Suite 400, Chicago, IL 60606-6974  
 22735013 +Merchants Credit Guide, 223 W. Jackson Boulevard, Suite 700, Chicago, IL 60606-6914  
 22735014 +National City Mortgage, 4661 E. Main Street, Columbus, OH 43213-3193  
 22735015 +Nationwide Credit, Inc., PO Box 26314, Lehigh Valley, PA 18002-6314  
 22735017 +Nordstrom FSB, 8502 East Princess Drive, Scottsdale, AZ 85255-7802  
 22845361 +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982  
 22735021 +PNC Bank, Customer Service Department, PO Box 1820, Dayton, OH 45401-1820  
 22735022 +PNC Bank N.A., 1 Financial Parkway, Kalamazoo, MI 49009-8002  
 22788480 +PNC Bank, National Association C/O, Pierce & Associates, 1 N. Dearborn Ste 1300, Chicago, IL 60602-4373  
 22735025 +PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5433  
 22735026 +PNC Mortgage, 3232 Newmark Drive., Building. 8, Miamisburg, OH 45342-5433  
 22735023 +PNC Mortgage, Customer Service Department, PO Box 1820, Dayton, OH 45401-1820  
 22735024 +PNC Mortgage, 6 N Main Street, Dayton, OH 45402-1908  
 22735019 +Pierce & Associates, 1 North Dearborn, Ste 1300, Chicago, IL 60602-4373  
 22735020 +Pierce and Assoc., One N. Dearborn St, Suite 1300, Chicago, IL 60602-4373  
 22805395 +Reliance Standard Life Insurance Comp, 2001 Market Street Ste 1500, Philadelphia, PA 19103-7090  
 22735027 +Rush Copley Medical Center, 2000 Ogden Avenue, Aurora, IL 60504-5893  
 22735028 +Rush Copley Memorial Hospital, 1100 W. Veterans Parkway, Yorkville, IL 60560-4728  
 22997758 +TCF National Bank, David T Cohen and Associates Ltd, 10729 W 159th Street, Orland Park, IL 60467-4531  
 22735031 +Trans Union LLC, 1561 E. Orangethorpe Avenue, Fullerton, CA 92831-5210  
 23002140 +US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973  
 22735034 +US Department of Education, Potomac Center Plaza (PCP), 550 12th Street, SW, Washington, DC 20202-0031  
 22735033 +US Department of Education, 400 Maryland Avenue, SW, Washington, DC 20202-0001  
 22735032 +UroPartners LLC, 2850 S. Wabash Avenue, Chicago, IL 60616-2955  
 22735035 +Us Dept Of Education / GLELSI, Po Box 7860, Madison, WI 53707-7860  
 22735036 +Walmart, Asset Protection Recovery, PO Box 101928, Dept 4295, Birmingham, AL 35210-6928  
 22735037 +Walmart Stores Inc, 702 SW 8th Street, 6487, Bentonville, AR 72716-6209  
 23163891 +Wells Fargo Bank, PO Box 5058, MAC P6053-021, Portland, OR 97208-5058

District/off: 0752-1

User: mflowers  
Form ID: pdf003

Page 2 of 3  
Total Noticed: 88

Date Rcvd: Nov 20, 2015

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

22734974 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Nov 21 2015 01:17:16 Capital One, N.A. \*,  
c/o American Infomsource, P.O. Box 54529, Oklahoma City, OK 73154-1529

22971091 +E-mail/Text: bankruptcy@cavps.com Nov 21 2015 01:02:17 Cavalry SPV I, LLC assign,  
Capital One Bank USA NA, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340

22997761 +E-mail/Text: lbankruptcy@cookcountytreasurer.com Nov 21 2015 01:02:12  
Cook County Treasurer's Office, 118 North Clark Street, Room 112, Chicago, IL 60602-1590

22734982 +E-mail/Text: creditonebknotifications@resurgent.com Nov 21 2015 01:00:47 Credit One Bank,  
585 Pilot Road, Las Vegas, NV 89119-3619

22734981 +E-mail/Text: creditonebknotifications@resurgent.com Nov 21 2015 01:00:47 Credit One Bank,  
P.O. Box 98872, Las Vegas, NV 89193-8872

22734980 +E-mail/Text: creditonebknotifications@resurgent.com Nov 21 2015 01:00:47 Credit One Bank,  
Po Box 98873, Las Vegas, NV 89193-8873

22734987 +E-mail/Text: bankruptcy@edward.org Nov 21 2015 01:02:30 Edward Hospital,  
801 South Washington Street, Naperville, IL 60540-7499

22734989 E-mail/Text: bankruptcy@edward.org Nov 21 2015 01:02:30 Edward Hospital, PO Box 4207,  
Carol Stream, IL 60197-4207

22734995 +E-mail/PDF: gecsed@recoverycorp.com Nov 21 2015 01:17:29  
GE Capital Retail Consumer Finance, 1600 Summer Street, Fifth Floor,  
Stamford, CT 06905-5125

22734996 +E-mail/PDF: gecsed@recoverycorp.com Nov 21 2015 01:17:03 GE Money Bank Care Card,  
Po Box 960061, Orlando, FL 32896-0061

22734997 +E-mail/PDF: gecsed@recoverycorp.com Nov 21 2015 01:16:31 GECRB/Care Credit,  
Attn: bankruptcy, Po Box 103104, Roswell, GA 30076-9104

22735003 E-mail/Text: rev.bankruptcy@illinois.gov Nov 21 2015 01:01:41  
Illinois Department of Revenue, Bankruptcy Section, 100 W. Randolph Street,  
Chicago, IL 60606

22735005 E-mail/Text: cio.bncmail@irs.gov Nov 21 2015 01:01:02 Internal Revenue Service,  
Mail Stop 5010 CHI, 230 S. Dearborn Street, Chicago, IL 60604

23020652 E-mail/Text: rev.bankruptcy@illinois.gov Nov 21 2015 01:01:42  
Illinois Department of Revenue, Bankruptcy Section, P.O. Box 64338,  
Chicago, Illinois 60664-0338

23130009 E-mail/PDF: resurgentbknotifications@resurgent.com Nov 21 2015 01:24:31  
LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

22735011 +Fax: 773-272-0602 Nov 21 2015 01:53:42 Medical Recovery Specialists, Inc.,  
2250 E. Devon Avenue, Suite 352, Des Plaines, IL 60018-4519

22735016 +E-mail/Text: bnc@nordstrom.com Nov 21 2015 01:00:57 Nordstrom FSB,  
Attention: Account Services, Po Box 6566, Englewood, CO 80155-6566

22735018 E-mail/Text: bnc@nordstrom.com Nov 21 2015 01:00:57 Nordstrom FSB, PO Box 79134,  
Phoenix, AZ 85062-9134

23165379 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 21 2015 01:17:33  
Portfolio Recovery Associates, LLC, Successor to Synchrony Bank (WALMART CRE, POB 41067,  
Norfolk, VA 23541

23159685 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 21 2015 01:17:08  
Portfolio Recovery Associates, LLC, successor to Synchrony Bank, (CARE CREDIT),  
POB 41067, Norfolk VA 23541

23176667 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Nov 21 2015 01:02:14 Premier Bankcard, Llc.,  
Jefferson Capital Systems LLC assign, Po Box 7999, Saint Cloud Mn 56302-7999

23167198 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Nov 21 2015 01:02:13 Premier Bankcard, Llc.,  
Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999

22735030 +E-mail/PDF: gecsed@recoverycorp.com Nov 21 2015 01:16:31 Synchrony Bank, PO Box 530916,  
Atlanta, GA 30353-0916

22735029 +E-mail/PDF: gecsed@recoverycorp.com Nov 21 2015 01:17:30 Synchrony Bank, Po Box 965015,  
Orlando, FL 32896-5015

23151535 E-mail/PDF: gecsed@recoverycorp.com Nov 21 2015 01:16:31 Synchrony Bank,  
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

22735004\* ++ILLINOIS DEPARTMENT OF REVENUE, BANKRUPTCY DEPARTMENT, P O BOX 64338,  
CHICAGO IL 60664-0338  
(address filed with court: Illinois Department of Revenue, P.O. Box 19035,  
Springfield, IL 62794)

22735006\* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

23165299\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, successor to Synchrony Bank,  
(CARE CREDIT), POB 41067, Norfolk VA 23541)

23165297\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC,  
successor to Synchrony Bank (CARE CREDIT, POB 41067, Norfolk VA 23541)

District/off: 0752-1

User: mflowers  
Form ID: pdf003

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Total Noticed: 88

Date Rcvd: Nov 20, 2015

22734985 ##+Dependon Collection Service, 120 W 22nd Street, # 360, Oak Brook, IL 60523-4070

TOTALS: 0, \* 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security  
Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the  
bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 22, 2015

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on November 19, 2015 at the address(es) listed below:

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TOTAL: 11